

United States Bankruptcy Court  
District of Maryland

In re:  
Platon Zhivotovskiy  
Debtor

Case No. 24-12654-NVA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-1  
Date Rcvd: Jul 09, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Platon Zhivotovskiy, 8012 Green Valley Lane, Owings Mills, MD 21117-5511
32503211	+ Alex Queen, 8012 Green Valley Place, Owings Mills, MD 21117-5511
32503222	+ Viktoriya Zhivotovskiy, 8012 Green Valley Lane, Owings Mills, MD 21117-5511

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
32504622	Email/Text: bankruptcy@baltimorecountymd.gov	Jul 09 2024 19:19:00	Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204
32503212	+ EDI: BANKAMER	Jul 09 2024 23:07:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
32504619	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jul 09 2024 19:19:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
32503213	+ EDI: CAPITALONE.COM	Jul 09 2024 23:14:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32503215	+ EDI: CITICORP	Jul 09 2024 23:14:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
32503216	+ EDI: CITICORP	Jul 09 2024 23:14:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
32503217	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jul 09 2024 19:19:00	Comptroller of Maryland, Bankruptcy Unit, 301 W. Preston St. Room 409, Baltimore, MD 21201-2383
32503218	+ EDI: DISCOVER	Jul 09 2024 23:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
32503219	+ EDI: IRS.COM	Jul 09 2024 23:14:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
32503214	EDI: JPMORGANCHASE	Jul 09 2024 23:13:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
32503220	+ Email/Text: bankruptcy@marinerfinance.com	Jul 09 2024 19:19:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
32504621	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 09 2024 19:20:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32504620	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Jul 09 2024 19:19:00	Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-6295

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32503221 + EDI: SYNC

Jul 09 2024 23:13:00

Synch/Harbor Freight, Attn: Bankruptcy, Po Box  
965060, Orlando, FL 32896-5060

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2024 at the address(es) listed below:

Name	Email Address
Eric S. Steiner	info@steinerlawgroup.com eric.steinerlawgroup.com@recap.email
Zvi Guttman	zguttman@gmail.com zviguttman@outlook.com,MD55@ecfcbis.com

TOTAL: 2

Entered: July 9, 2024  
Signed: July 9, 2024

**SO ORDERED**



*Nancy V. Alquist*  
NANCY V. ALQUIST  
U. S. BANKRUPTCY JUDGE

**Information to identify the case:**

Debtor 1	<b>Platon Zhivotovskiy</b>	Social Security number or ITIN	<b>xxx-xx-3938</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of Maryland</b>			
Case number: <b>24-12654 NVA</b> Chapter: <b>7</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:  
Platon Zhivotovskiy

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**